



LOCAL AGENCY WORKERS' COMPENSATION EXCESS JOINT POWERS AUTHORITY (LAWCX)

2026/27 MEMORANDUM OF COVERAGE Policy Number: LAWCX 26.27

DECLARATION

ITEM #1 COVERED MEMBER: Fire Risk Management Services (FRMS) 1750 Creekside Oaks Drive, Suite 200 Sacramento, CA 95833

Expanded Covered Members Identified in Schedule A of MOC

ITEM #2 COVERAGE PERIOD: FROM 7/1/2026 TO 7/1/2027 12:01 a.m. Pacific Standard Time

ITEM #3 LIMIT OF LIABILITY:

a. COVERED MEMBER'S RETAINED LIMIT: Workers' Compensation Coverage \$750,000 Employer's Liability Coverage \$750,000

b. LAWCX SELF-INSURED RETENTION: Workers' Compensation Coverage \$5 Million Less Member's Retained Limit Employer's Liability Coverage \$5 Million Less Member's Retained Limit

ON BEHALF OF THE LOCAL AGENCY WORKERS' COMPENSATION EXCESS JOINT POWERS AUTHORITY

Signature of Jon Paulsen, Authorized Signature, Jon Paulsen, LAWCX Executive Director



**LOCAL AGENCY WORKERS' COMPENSATION EXCESS JOINT POWERS AUTHORITY  
(LAWCX)**

**EXCESS WORKERS' COMPENSATION COVERAGE  
2026/27 MEMORANDUM OF COVERAGE**

**ENDORSEMENT NO. 1**

**(Page 1 of 3)**

The Named Covered Member on the Declaration Page shall include, in addition to the Named Covered Member shown in Item #1 of the Declarations, the following Named Covered Members:

Adin Fire Protection District	Douglas City Community Services District
Alta Fire Protection District	Doyle Fire Protection District
Amador Fire Protection District	El Dorado County Fire Protection District
American Canyon Fire Protection District	Escalon Consolidated Fire District
Anderson Fire Protection District	Fairview Fire Protection District
Arbuckle-College City Fire Protection District	Farmington Rural Fire Protection District
Bald Mountain Fire Protection District	Ferndale Fire Protection District
Big Valley Fire Protection District	Foresthill Fire Protection District
Bolinas Fire Protection District	Fort Bidwell Fire District
Bridgeport Fire Protection District	Fort Bragg Fire Protection Authority
Burbank-Paradise Fire Protection District	Fort Dick Fire Protection District
Cachagua Fire Protection District	French Camp-McKinley Rural Fire Protection District
Canby Volunteer Fire Department	Fresno County Fire Protection District
Carlotta Community Services District	Garberville Fire Protection District
Carmel Highlands Fire Protection District	Gasquet Fire Protection District
Castella Fire Protection District	Georgetown Fire District
Cazadero Community Services District	Gold Ridge Fire Protection District
Cedarville Fire Protection District	Graeagle Fire Protection District
Central Calaveras Fire and Rescue Protection District	Graton Fire Protection District
Chalfant Valley Fire Department Community Service District	Happy Valley Fire Protection District
Clements Rural Fire Protection District	Hayfork Fire Protection District
Cloverdale Fire Protection District	Huntington Lake Volunteer Fire Department
Coastside Fire Protection District	Hyampom Community Services District
Collegeville Fire Protection District	Independence Fire Protection District
Copperopolis Fire Protection District	Indian Valley Community Services District
Cottonwood Fire Protection District	Janesville Fire Protection District
Covelo Fire Protection District	Junction City Fire Protection District
Crescent Mills Fire Protection District	June Lake Fire Protection District
Cypress Fire Protection District	Kanawha Fire Protection District
Daggett Community Services District	Kelseyville Fire Protection District
Davis Creek Fire Protection District	Kentfield Fire Protection District
Denair Fire Protection District	Keyes Fire Protection District



Klamath Fire Protection District	Post Mountain Public Utility District
Lake County Fire Protection District	Prattville-Almanor Fire Protection District
Lake Forest Fire Protection District	Princeton County Fire Protection District
Lathrop-Manteca Fire Protection District	Quincy Fire Protection District
Lee Vining Fire Protection District	Rescue Fire Protection District
Leggett Valley Fire Protection District	Rio Dell Fire Protection District
Liberty Rural County Fire Protection District	Ripon Consolidated Fire District
Linden-Peters Rural Fire Protection District	Ross Valley Fire Department
Little Lake Fire Protection District	Sacramento River Fire Protection District of Colusa County
Loma Rica/Browns Valley Community Services District	Salida Fire Protection District
Lone Pine Fire Department	Salyer Community Service District
Long Valley Community Services District	Santa Margarita Fire Protection District
Lookout Fire Protection District	Schell-Vista Fire Protection District
Mammoth Lakes Fire Protection District	Shasta Fire Protection District
Meadow Valley Fire Protection District	Shasta Lake Fire Protection District
Milford Fire District	Shaver Lake Volunteer Fire Department
Millville Fire Protection District	Sierra City Volunteer Fire Protection District
Mokelumne Hill Fire Protection District	Smith River Fire Protection District
Mokelumne Rural County Fire Protection District	Sonoma County Fire District
Mono City Volunteer Fire Protection District	Sonoma Valley Fire District
Monterey County Regional Fire District	South Lake County Fire Protection District
Moraga-Orinda Fire Protection District	South Monterey County Fire Protection District
Mosquito Fire Protection District	South Placer Fire Protection District
Mountain Gate Community Services District	Southern Inyo Fire Protection District
Mountain Valley Fire Department	Southern Marin Fire Protection District
Mountain View Fire Protection District	Southern Trinity Volunteer Fire Department
Murphys Fire Protection District	Spalding Community Service District
Newberry Community Services District	Standish-Litchfield Fire District
North County Fire Protection District	Stanislaus Consolidated Fire Protection District
North San Juan Fire Protection District	Stinson Beach Fire Protection District
North Sonoma Coast Fire Protection District	Stones-Bengard Community Service District
North Tahoe Fire Protection District	Suisun Fire Protection District
Northern Sonoma County Fire Protection District	Susan River Fire Protection District
Novato Fire Protection District	Sutter Basin Fire District
Occidental Community Services District	Sutter Creek Fire Protection District
Olancha Community Service District	Telegraph Ridge Fire Protection District
Orange Cove Fire Protection District	Thornton Rural County Fire Protection District
Paradise Fire Protection District	Tiburon Fire Protection District
Peardale-Chicago Park Fire Protection District	Turlock Rural Fire Protection District
Peninsula Community Services District	Vacaville Fire Protection District
Penryn Fire Protection District	Valley Center Fire Protection District
Petrolia Fire Protection District	Walnut Grove Fire Protection District
Pioneer Fire Protection District	Waterloo-Morada Rural County Fire Protection District



Plumas Eureka Community Services District	West Almanor Community Services District
West Point Fire Protection District	Willow Ranch Fire District
West Stanislaus County Fire Protection District	Woodbridge Rural Fire Protection District
Westport Fire Protection District	Woodland Avenue Fire Protection District
Westport Volunteer Fire Department	West Point Fire Protection District
Wheeler Crest Fire Protection District	West Stanislaus County Fire Protection District
Whitethorn Fire Protection District	Westport Fire Protection District

ATTACHED TO AND FORMING PART OF POLICY NO. LAWCX 26.27

EFFECTIVE DATE: July 1, 2026

ON BEHALF OF THE LOCAL AGENCY WORKERS'  
COMPENSATION EXCESS JOINT POWERS AUTHORITY

Authorized Signature  
Jon Paulsen, LAWCX Executive Director